

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael E Zorbaugh, Jr
Chelsie L Zorbaugh

Case No.:1-19-01135 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: New Residential
Court Claim Number: 31
Last Four of Loan Number: 4444
Property Address if applicable: 2930 Village Square Dr

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$74.80
b.	Prepetition arrearages paid by the trustee:	\$74.80
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$74.80

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: May 30, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael E Zorbaugh, Jr
Chelsie L Zorbaugh

Case No.:1-19-01135 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on May 30, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

E. Haley Rohrbaugh, Esquire
CGA Law Firm
135 North George St
York PA 17401

Served by First Class Mail

New Residential Mtg LLC
PO Box 180826
Greenville SC 29603-0826

Michael E Zorbaugh, Jr
Chelsie L Zorbaugh
2930 Village Square Dr
Dover PA 17315

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 30, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-01135

MICHAEL E. ZORBAUGH, JR.

NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 4444/PRE ARREARS/2930 VIL

Sequence: 24

Modify:

Filed Date: 9/25/2019 12:00:00AM
Hold Code:

Amt Sched:	\$165,894.00	Debt:	\$74.80	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$74.80	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
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5200 NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING

520-0	NEWREZ LLC DBA SHELLPOINT MOI	01/12/2024	2032713	\$11.69	\$0.00	\$11.69	01/19/2024
520-0	NEWREZ LLC DBA SHELLPOINT MOI	11/15/2023	2030856	\$21.72	\$0.00	\$21.72	11/22/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI	08/09/2023	2027903	\$21.80	\$0.00	\$21.80	08/16/2023
520-0	NEWREZ LLC DBA SHELLPOINT MOI	05/16/2023	2025063	\$19.59	\$0.00	\$19.59	05/23/2023
			Sub-totals:	\$74.80	\$0.00	\$74.80	
			Grand Total:	\$74.80	\$0.00		